

Disability Retirement Benefits

Police and Firemen's Retirement System

ORDINARY DISABILITY

To qualify for Ordinary Disability Retirement benefits you must:

- have four or more years of New Jersey service credit in the pension system (the purchase of out-of-state, military, and U.S. government civilian service cannot be used to attain the four years);
- be a member in service at the time the application is filed with the Division of Pensions and Benefits (an official leave of absence is considered in service); and
- be considered totally and permanently disabled.

The application for Ordinary Disability Retirement includes forms for your physicians to complete and a release for any hospital records related to your disability.

Applicants may be examined by physicians selected by the retirement system.

If you qualify for an Ordinary Disability Retirement benefit, the annual benefit is equal to 40 percent of your Final Compensation or 1.5 percent of your Final Compensation for each year of service credit, whichever is higher. "Final Compensation" means the salary on which pension contributions were taken in the 12 months immediately preceding your retirement.

INVOLUNTARY ORDINARY DISABILITY RETIREMENT

A PFRS member with more than 20 years of service credit in the retirement system, but less than 25 years of service, who meets the qualifications for Ordinary Disability shown above and who is required to retire upon application by the employer, will receive an Ordinary Disability Retirement allowance of 50 percent of Final Compensation plus an additional three percent of Final Compensation for every additional year of creditable service over 20 but not over 25 years.

ACCIDENTAL DISABILITY

To qualify for Accidental Disability Retirement benefits you must:

- be a member in service at the time the application is filed with the Division of Pensions and Benefits (an official leave of absence is considered in service);
- be enrolled in the PFRS on or before the date of the traumatic event (see definition below);
- be considered totally and permanently disabled as a direct result of a traumatic event that happened during and as a direct result of carrying out your regular or assigned job duties;
- file an application within five years of the date of the traumatic event; and
- be examined by physicians selected by the retirement system.

The application for Accidental Disability Retirement includes forms for your physicians to complete and a release for any hospital records related to your disability.

A "Traumatic Event" has been defined by the courts as one in which the worker is involuntarily exposed to a violent level of force or impact which is not brought into motion by the worker.

To be eligible for Accidental Disability Retirement benefits, the worker must demonstrate that:

- the injury was not induced by normal work effort;
- the worker met involuntarily with the object that was the source of the harm; and
- the source of the injury was a violent or uncontrollable power.

If you qualify for an Accidental Disability Retirement benefit, your annual pension will be 2/3 of your annual compensation on which pension contributions were being made at the time of retirement or the date of the traumatic event, whichever provides the higher benefit.

If you apply for Accidental Disability Retirement and are found by the Board of Trustees to be totally and permanently disabled, but not because of a traumatic event, you may be retired on an Ordinary Disability.

APPLYING FOR DISABILITY RETIREMENT BENEFITS

An *Application for Disability Retirement* is only available from:

**Division of Pensions and Benefits
PO Box 295
Trenton, NJ 08625-0295**

Applicants for disability retirement must submit all supporting hospital and physician records. All medical information is confidential and used only by the Board of Trustees in reviewing the claim. Statements from the member's employer and others familiar with the disability may be required. The more complete the application, the faster it can be processed. It may take six months or more to process the application.

Your employer has the right to apply for an Involuntary Disability Retirement on your behalf.

The approval of Workers' Compensation or Social Security Disability benefits has no impact on qualifying you for disability retirement benefits from the PFRS.

If you retire with an outstanding loan balance, you must indicate on your retirement application how you wish to repay your loan balance. You may:

- pay the loan in its entirety prior to receiving any benefits; or
- continue your monthly loan repayment schedule into retirement until the loan balance plus interest has been repaid.

OTHER INFORMATION

Group Life Insurance

Most members of the retirement system are covered by group life insurance. If you are covered immediately prior to your retirement, you are enti-

tled to coverage in retirement.

If approved for a disability retirement, you are covered by group life insurance in the amount of 3½ times your final compensation until age 55, when your life insurance coverage automatically reduces to ½ of your final compensation.

When your group life insurance is reduced, you have 31 days to convert the amount of insurance reduced to private individual insurance coverage. Please see Fact Sheet #13 - *Conversion of Life Insurance*, for more detailed information.

Disability Retirees Returning to Work

If you return to active service in a position covered by PFRS, you enroll again in the retirement system. Deductions for pension are resumed and you are treated as an active member in all respects. The PFRS Board of Trustees must approve any return to duty. Upon subsequent retirement, you will receive a benefit based on total service.

Health Benefits

Fact Sheet #11 - *Enrolling in the State Health Benefits Program When You Retire*, provides information about continuing your health benefits coverage in retirement if you are eligible for State Health Benefits Program coverage. If you are not covered by the State Health Benefits Program, contact your employer about continuing your coverage.

Workers Compensation

If you are receiving periodic Workers' Compensation benefits, your Accidental Disability Retirement allowance will be reduced dollar for dollar by the periodic benefit paid after your retirement date. Ordinary Disability Retirement benefits are not affected by Workers' Compensation payments.

Fact Sheets

To obtain any of the fact sheets mentioned above, call our Benefit Information Library (BIL) at (609) 777-1931. You may request to have the fact sheets mailed or faxed. To receive a fact sheet by mail, enter the information selection number (see Mail on next page) for the fact sheet and after the recorded

message, leave the requested mailing information. To have the fact sheet sent directly to your fax machine, select the Fax on Demand option and enter fax selection number along with the area code and number of your fax machine. The selection numbers are as follows:

Fact Sheet	Mail	Fax
Fact Sheet #11 - <i>Enrolling in the State Health Benefits When You Retire</i>	#208	#8208
Fact Sheet #13 - <i>Conversion of Life Insurance</i>	#245	#8245

This fact sheet has been produced and distributed by:

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(609) 292-7524 • TDD for the hearing impaired (609) 292-7718**

URL: <http://www.state.nj.us/treasury/pensions> • E-mail: pensions_nj@tre.state.nj.us

This fact sheet is a summary and not intended to provide total information.

Although every attempt at accuracy is made, it cannot be guaranteed.